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Tri-Community Flooding Group Minutes 11/09/2010

Tri-Community Working Group Meeting Minutes -- 11/9/2010

The Nov. 9, 2010 meeting of the Tri-Community Working Group for Flooding issues was held at 6:00 pm, in the second-floor meeting room of Arlington Town Hall.

Attending:

Mike Rademacher Stephen Revilak Clarissa Row e Mike Santoro Ed Schwartz David Stoff Catherine Daly-Woodbury Jennifer Wright

Approval of 9/14/2010 Meeting Minutes The 9/14/2010 minutes were approved.

FEMA Insurance Rates

The group discussed flood insurance premiums and FEMA's grandfathering policies. Clarissa Row e knew of one resident w ho had a grandfathered flood insurance premium of \$300, then received a renewal rate of \$2,000. Catherine Daly-Woodbury said that FEMA's grandfathering policies allow a homeowner to purchase flood insurance at rates dictated by the old maps, as long as the policy is purchased before the new maps go into effect. Grandfathered rates do not last forever; after the first year, a higher rate would apply. Ms. Daly-Woodbury presented a few pages from a FEMA pamphlet titled "Answers to Questions For Property Owners Remapped into Higher-Risk Flood Areas". This pamphlet contains a table outlining grandfathered rates, as outlined below:

- The first-year grandfathered rate is \$388. (Non-special flood hazard area rate, preferred risk policy)
- The second-year grandfathered rate is \$1,808. (Standard non-special flood hazard area rate, standard B, C, or X zone rate)
- The rate without grandfathering is \$3,062. (Non-coastal, A or AEzone)

These are residential rates, based on the maximum amount of coverage available (\$200,000 for buildings and \$100,000 for contents).

Cambridge residents have had some success in obtaining Letters of Map Amendment (LOMAs). An LOMA involves hiring a surveyor to document the elevation of a building. If the building elevation is high enough, then it could be excluded from a high-risk flood zone. Another type of map change is the Letter of Map Revision (LOMR). LOMRs are based on hydraulic models, and are more expensive to conduct. For the area surrounding the Mystic Lakes, there is the possibility of asking DCR to coordinate an LOMR after the Mystic Lakes Dam is complete.

The group discussed tax abatements for residents whose properties became part of high-risk zones in the latest FEMA Flood Insurance Rate Maps. Arlington, Belmont, and Cambridge have not had any discussions of providing abatements at the city/town level. David Stoff was successful in receiving an abatement from the town of Arlington. Mr. Stoff notes that Arlington property assessment forms have an area for flood zone information, but this area is not being used. He suggests having the Arlington planning department share information with the assessor's office; flood zone designations could effect a property's value, and this information could be valuable to home buyers.

Home Raising

Rep. Will Brownsberger is investigating the possibility of getting FEMA grants to elevate homes that have been repeatedly damaged by flooding. Mike Rademacher believes that this would require a feasibility and cost effectiveness study. Representative Brownsberger may also begin discussions with the Army Corps of Engineers, regarding the dredging of Alewife Brook.

GFS Big Bag System

Steve Revilak brought brochures for Global Flood Solutions' Big Bag System. (This brochure is available from

http://www.globalfloodsolutions.com/wp-content/uploads/2010/04/GFS-Big-Bag-Brochure.pdf.) When using this kind of flood prevention device, one needs to be concerned about the effects of flood displacement. Flood displacement occurs when flood prevention measures in one area increase the effects of flooding in other areas (possibly creating liability issues).

Conservation commissions would need to approve the use of flood prevention devices, in advance of their deployment.

The group would consider inviting GFS to a future meeting, to talk about their product, and to answer some of the questions raised about its deployment.

Ecofest

The group discussed the possibility of using Ecofest as a forum to share information about flooding. Ecofest is an event hosted by Sustainable Arlington, which usually takes place in the spring.

Pervious Pavement

The most expensive aspect of pervious pavement is creating a proper sub-base. The sub-base needs to provide storage for water that filters through the pervious pavement. Pervious pavement would probably have the most benefit in higher elevations, where the ground tends to be less saturated and has more storage capacity.

Cambridge has installed "Flex-Pave" in several recreational areas. Jenn Wright reports that this product has worked very well, especially for allowing drainage. Cambridge plans to conduct future experiments with pervious pavement, to see how the products respond to sanding and plowing. (Sanding seems to be questionable -- sand tends to clog the porous pavement material.)

The city of Boston has been using pervious pavement around tree wells.

Stormw ater Utilities

Mike Santoro reports that stormwater utilities have been a topic of discussion at NAIOB, the National Association of Industrial Office Properties. Presently only a few communities have stormwater utilities, but they may become more common in the future. Stormwater utilities can be thought of as an addition to traditional water and sew er utilities.

Meeting adjourned at 7:08pm.